



Help protect your income and lifestyle with Disability Insurance.

Coverage that can help protect your income when you are unable to work.

What is disability insurance?

It is a cost-effective way to help protect your income when you are unable to work due to illness or injury. Almost half of employees say financial concerns are a cause of lower mental health.¹ Financial experts recommend disability insurance as part of a sound financial plan.

You asked.
We answered.

Why sign up for Disability Insurance? Find out with some FAQs

Why is having disability insurance so important?

A. Having disability protection can help you cover your essential living expenses and help safeguard your savings, since it may help replace a portion of your income lost due to a disability or illness. You can choose from two types of coverages:

- **Short term disability insurance (STD)*** may help replace a portion of your income during the initial weeks of a disability, generally either 13 or 26 weeks.
- **Long term disability insurance (LTD)** replaces a portion of your income for disabilities that last for an extended period of time.

What are the essential living expenses that I should be most concerned about?

A. Consider any expenses you may incur in the running of your household, including car payments, mortgage payments, groceries, childcare, tuition and more, that would still need to be covered in the event of a disability.

How do disability payments work?

A. Depending upon the amount of coverage you choose, payment will be made directly to you — not your employer, hospital, doctor or insurance company.

***Special Considerations for STD:** If you work in a state with state-mandated disability or paid medical leave benefits (“State Benefits”), you should carefully consider whether to enroll for this coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington (and Oregon starting 9/3/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

What happens when I want to file a claim?

A. As one of the nation's leading providers of disability benefits,² you can count on MetLife to provide you with caring, compassionate and accurate claims service, if and when you experience a disability.

MetLife offers various ways to submit your claim based on your plan, including online, mail and phone options. [Plus, you can track the status of your claim online or on the MetLife US App]

[NOTE/DELETE BEFORE USE- app is not available for Catalyst customers].

What if I choose not to have disability insurance?

A. Enrolling in a plan is not mandatory, but it is a good idea and a cost-effective way to help protect your income. Without disability insurance, you may need to use your savings or tap into other assets to cover your essential living expenses while you recover from a disabling accident or illness.

When can I enroll?

A. It is best to enroll during your open enrollment period when medical exams may not be required and health questions may not be asked. The sooner you enroll, the sooner you will enjoy the added financial protection that disability coverage provides.

Accidents and illness can happen to anyone, and it can impact your ability to earn money. As one of the nation's leading providers of disability benefits,² you can count on MetLife to provide you with caring, compassionate and accurate claims service if you experience a disability.

Enroll at www.brightspringbenefits.com
or contact your HR representative to **learn more.**

**Questions? Call MetLife
Customer Service.**
1 800 GET-MET8 1 800 438-6388

1. MetLife's 21st Annual U.S. Employee Benefit Trends Study 2023

2. LIMRA, U.S. Workplace Disability Insurance Sales and In Force Survey, Year-End, Second Quarter 2022.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.